

PTO/SB/08A

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

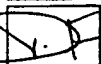
(use as many sheets as necessary)

Complete if Known

Application Number	10/814,522
Filing Date	March 31, 2004
First Named Inventor	Richard Warren Hailey
Group Art Unit	2121
Examiner Name	Not yet Assigned
Attorney Docket Number	014586-9009-02

Sheet	1	of	1
-------	---	----	---

U.S. PATENT DOCUMENTS

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
	5,043,891	Goldstein et al.	8/27/1991
	5,367,619	Dipaolo et al.	11/22/1994
	5,692,206	Shirley et al.	11/25/1997
	5,924,109	Ackerman et al.	7/13/1999
	6,473,892	Porter	10/29/2002
	20010018697	Kunitake et al	8/30/2001
	20010044813	Frank	11/22/2001
	20010051960	Kubick et al	12/13/2001
	20010051962	Plotkin	12/13/2001
	20020138519	Miller	9/26/2002
	20020138524	Ingle et al.	9/26/2002
	20020178190	Pope et al.	11/28/2002
	20030078949	Scholz et al	4/24/2003
	20030187756	Klivington et al.	10/2/2003

S:\client\014586\9009\A0874523.1

Examiner Signature		Date Considered	4-14-06
--------------------	---	-----------------	---------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer. Patent and Trademark Office, Washington, DC 0231.

DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB number.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/814,522	
			Filing Date	March 31, 2004	
			First Named Inventor	Richard Warren Hailey	
			Group Art Unit	2121	
			Examiner Name	Not yet known	
Sheet	1	of	3	Attorney Docket Number	014586-9009-02

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
DF		Rembrandt Lending System Utilities Guide, June 1998, Third Edition, pp. 1-123, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Product Overview, October 1999, pp. 1-59, Third Edition, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Loan Operations Guide Part 1, August 2000, pp. 1-235, Fourth Edition, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Loan Operations Guide Part 2, August 2000, pp. 1-98, Fifth Edition, Bankers Systems, Inc., St. Cloud, MN
		Rembrandt Lending System Organization and User Management Guide, August 2000, pp. 1-119, Third Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System User's Guide Part 1, November 2000, pp. 1-212, Second Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System User's Guide Part 2, November 2000, pp. 1-70, First Edition, Bankers Systems, Inc., MN
		Rembrandt Lending System Lending Policy Guide, August 2000, pp. 1-187, Third Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		NO DATE

Examiner Signature	David Faber	Date Considered	4-14-06
--------------------	-------------	-----------------	---------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB number.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	10/814,522
				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2121
				Examiner Name	Not yet known
Sheet	2	of	3	Attorney Docket Number	014586-9009-02

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
DF		Rembrandt Lending System Forms and Tasks Descriptions/Glossary, April 2001, pp. 1-143, Ninth Edition, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Experience-Proven Technology With Reliable Compliance Help, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN NO DATE
		ARTA Deposit Documentation System User's Guide Part I Version-2-5, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN NO DATE
		ARTA Deposit Documentation System User's Guide Part II Version-2-5, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN NO DATE
		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, pp. 1-14, Bankers System, Inc., St. Cloud, MN NO DATE
		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN NO DATE
DF		RAKIS Document Control and Production System Executive Summary 2003, pp. 1-16, VMP Mortgage Solutions, Mortgage Business Unit, Bankers Systems, Inc., Fraser, MI
		I-32 Forms Solutions, I-32 Forms Design: Features, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company NO DATE
		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company NO DATE

Examiner Signature	<i>David Lake</i>	Date Considered	4-14-06
--------------------	-------------------	-----------------	---------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231.
DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB number.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/814,522	
			Filing Date	March 31, 2004	
			First Named Inventor	Richard Warren Hailey	
			Group Art Unit	2121	
			Examiner Name	Not yet known	
Sheet	3	of	3	Attorney Docket Number	014586-9009-02

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
DF		JASON HARROP, OASIS LegalXML eContracts Technical Committee, Discussion Paper - XForms for Contract Semantics, http://lists.oasis-open.org/archives/legalxml-econtracts/200403/pdf00000.pdf , March 11, 2004, Version 1.0, pp. 1-20

S:\client\014586\9009\A0799411.1

Examiner Signature		Date Considered	4-14-06
-----------------------	---	--------------------	---------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231.
DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.